



December 2011

Re: Tuition Assistance – Academic Year 2012-2013

Dear School Parents,

Saint Margaret Parish is committed to making Catholic education at Saint Margaret School available, and to providing affordable tuition to our families who qualify for assistance.

The parish budgets at least \$100,000 each year for tuition assistance grants. Families **registered and active** in Saint Margaret Parish qualify for the parishioner tuition rate and are eligible to apply for tuition assistance, as explained further in our tuition assistance policies.

Thank you for sending your child to Saint Margaret School. We appreciate your support of Catholic education and request that you work with us as partners. If you have questions, please contact Anthony R. Mignini, Tuition Assistance Committee Chairperson, at 410-803-8860, or Mary Ellen Bates, Business Manager, at 410-838-6969 x 115.

May God bless you and your families!

Sincerely,

A handwritten signature in black ink that reads "Father Mike". The signature is written in a cursive, slightly slanted style.

Msgr. G. Michael Schlepner
Pastor



December 2011

Re: Tuition Assistance – Academic Year 2012 – 2013

Dear School Parents,

Saint Margaret Parish provides tuition assistance to eligible families for children attending our parish schools in Pre-School, Kindergarten, and Grades 1 through 8. Families **registered and active** in Saint Margaret Parish qualify for the parishioner tuition rate and are eligible to apply for tuition grants.

The parish defines ‘active families’ as those that are part of this worshipping community by:

- regularly attending Mass at Saint Margaret or Saint Mary Magdalen, and
- providing regular support at an appropriate level using offertory envelopes or electronic funds transfer.

The parish is **not** able to offer tuition assistance to families who are not parishioners or who are registered in another parish. We ask that these families contact their home parish for assistance that may be available.

The parish Tuition Assistance Committee evaluates applications on a case-by-case basis in strict confidentiality. Assistance is granted based on demonstrated need, and takes into consideration the family’s support of the parish, payment of school financial obligations, and available parish funds for the 2012 – 2013 academic year. The amount of assistance granted to a particular family may change from one year to another because the group of applicants changes. Receiving a grant in one year does not automatically mean that a family will receive a grant in future years.

We use School and Student Services for Financial Aid (SSS) to process the Parents’ Financial Statement. Refer to the parish website at www.stmargaret.org/Information Center/Tuition Assistance for policies, required documents, and deadlines. Click on About Us, then School, and then the policies link.

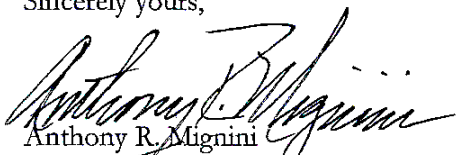
For the sake of fairness to all and to ensure an orderly process, families not meeting the established deadlines will not be considered for assistance.

IMPORTANT DATES !!!

- **All applications** should be submitted online at sss.nais.org, no later than February 24, 2012.
- **All required documents should be sent directly to SSS by Monday, March 12, 2012.**

If you have questions, please contact me at 443-371-7278, or Mary Ellen Bates, Business Manager, at 410-838-6969 x 115.

Sincerely yours,



Anthony R. Mignini
Chairperson, Tuition Assistance Committee



SAINT MARGARET
PARISH

Tuition Assistance Program DEADLINES
Processing Year 2012, Academic Year 2012 - 2013

Description	Deadlines
Tuition Assistance information is available on the Parish website: www.stmargaret.org	December 2011
Families submit Parents' Financial Statements and the SSS Business/Farm Statement, if applicable, to SSS: sss.nais.org	Friday, February 24, 2012
Families submit ALL required documents to SSS: <ul style="list-style-type: none">○ <u>Copies of signed</u> 2011 Federal income tax returns and ALL supporting schedules○ <u>Copies</u> of all W-2 statements for 2011○ Business/Farm Owners:<ul style="list-style-type: none">▪ <u>Copies</u> of the business/farm balance sheet, cash flow statements, business tax return, and Form K-1○ Applicants who did NOT apply for the 2011 – 2012 school year:<ul style="list-style-type: none">▪ All of the above (Federal returns/schedules, W-2 statements, Business/Farm information) for <u>2010</u>○ Signed Checklist and Acknowledgement of understanding of Tuition Assistance Policies and Eligibility Requirements. <p><u>Note: All documents must be complete and RECEIVED by SSS by Monday, March 12. Incomplete packets will not be considered for grants.</u></p>	Monday, March 12, 2012
Tuition Assistance Committee reviews applications.	March – April 2012
Committee determines grants and notifies Principal and Pastor.	Late April 2012
Committee notifies families of grants.	April 30, 2012
Families submit appeals information to the Parish Office Business Manager.	Thursday, May 10
Committee considers appeals and notifies Principal and Pastor.	Third week of May, 2012
Committee notifies families of the results of appeals.	Tuesday, May 29



SAINT MARGARET
PARISH

Applicant's Acknowledgement and CHECKLIST
Processing Year 2012, Academic Year 2012 - 2013

THIS FORM MUST BE SIGNED by ALL APPLICANTS and RETURNED to SSS along with all other required documentation by Monday, March 12, 2012 in order to be considered for tuition assistance.

Applicant's Acknowledgement:

By signing below, I acknowledge:

I have read and understand the Saint Margaret Parish Tuition Assistance Policy.

I am a registered, active parishioner of Saint Margaret Parish as defined in the policy.

I am eligible for the discounted parishioner tuition rate and to apply for tuition assistance.

Name (printed) _____ Signature _____

Date _____ Envelope number _____

Name (printed) _____ Signature _____

Date _____ Envelope number _____

CHECKLIST – required documents to be completed and **received** by SSS by Monday, March 12:

All families:

- Completed Parents' Financial Statement (online at sss.nais.org)
- COPIES of SIGNED 2011 Federal income tax returns with ALL supporting schedules
- COPIES of ALL W-2 statements for 2011
- For families owning a business or farm, COPIES OF the business balance sheet, cash flow statements, tax return and Form K-1 for the fiscal year ending in 2011.
- This signed Applicant Acknowledgement and CHECKLIST.**

Families which did not apply for tuition assistance for the 2011 – 2012 school year must submit the following for 2010 **in addition** to the above documents:

- COPIES of SIGNED Federal income tax returns with ALL supporting schedules
- COPIES of ALL W-2 statements
- COPIES of all Business/Farm information listed above.

Please indicate if the following circumstances apply to your family, and **provide details in the comments section of the Parents' Financial Statement:**

- Unemployment in the last three years
- Extraordinary expense in the last three years
- Other hardships



SAINT MARGARET
PARISH

Tuition Assistance Policies
Processing Year 2012, Academic Year 2012 - 2013

ELIGIBILITY

Saint Margaret Parish provides tuition assistance to eligible families for children attending our parish schools in Pre-School, Kindergarten, and Grades 1 through 8. Families registered and active in Saint Margaret Parish may apply for tuition assistance and are eligible for the discounted parishioner tuition rate. We do not provide tuition assistance to families registered and/or active in another parish, or for students attending other schools.

A registered family is one which has provided updated information for the Saint Margaret Parish database. The form for updates is available at our parish office and on the parish website in the Information Center at www.stmargaret.org.

An active family is one which:

- ✓ is part of this worshipping community by regularly attending Mass at Saint Margaret or at Saint Mary Magdalen, and,
- ✓ provides regular support at an appropriate level through the use of offertory envelopes or electronic funds transfer.

We check eligibility as part of reviewing applications for tuition assistance, and we monitor active status during the year by reviewing the number of envelopes returned through the Offertory collection.

- ✓ One total donation is entered and one attendance is recorded when multiple envelopes received during a week.
- ✓ Families which contribute to Offertory using Electronic Funds Transfer should mark the “I am giving electronically” box and place the Offertory envelope in the collection basket each time they attend Mass.
- ✓ Families which forget the envelope for a particular week should use the WELCOME envelope found at each door of our churches, and mark the “I forgot my envelope” box.

Families attending Mass and contributing to Offertory infrequently may be asked to provide an explanation to maintain eligibility for assistance. The discounted tuition rate and any tuition assistance grants may be adjusted. We are sensitive to situations (for example, chronic illness) that prevent regular Mass attendance or Offertory contribution.

We will verify active status in a prior parish for families moving into our parish from another.

An additional requirement for eligibility is satisfaction of all school debts and obligations.



APPLICATION PROCESS

Saint Margaret Parish is a member of School and Student Services for Financial Aid (SSS), which assists private and parochial schools in determining a family's financial need.

All applications are submitted online at sss.nais.org. All required documents should be sent directly to SSS.

There is an application fee. If this presents a hardship, families may contact the Parish Office Business Manager. Fee waiver cards are available for families that qualify based on income level.

SSS calculates financial need and provides the Report of Family Contribution (RFC) to the applicant (if purchased) and to Saint Margaret Parish. Financial need is defined as the difference between the amount of base tuition to attend Saint Margaret School and the amount that SSS calculates a family is able to pay. Factors that influence the calculation of financial need include, but are not limited to family income, assets (including home equity and improvements), investments, and family size.

The Tuition Assistance Committee uses the RFC as a guideline in the grant process. The RFC report does not bind Saint Margaret Parish to any specific grant amount. Grants are based on demonstrated need and the budgeted amount of money available. The changing number and circumstances of applicants year-to-year influences the amount available to any one family.

DEADLINES

The Tuition Assistance Committee publishes a schedule of deadlines on the parish website. The Committee evaluates all applications completed by the established deadline.

Incomplete applications will NOT be considered for grants.

Applications from families experiencing new hardship situations or changed circumstances will be considered after the established deadlines.

TUITION ASSISTANCE GRANTS

Tuition assistance grants do not require repayment, as long as a family remains in good standing as an active parishioner.

Tuition assistance is not automatically renewed. Saint Margaret Parish requires families receiving financial aid to reapply each year.



APPEALS

Families are notified of grant amounts in late April. Appeals may be filed when a family's circumstances have changed since the original application.

CHANGES AFTER the APPEALS PROCESS

The Tuition Assistance Committee considers changed circumstances, positive and negative, and adjusts grants when necessary, as long as budgeted funds remain available. Possible reasons for adjustment include, but are not limited to:

- Employment changes that affect total family income
- Extraordinary medical expenses
- Casualty losses
- Change in number of students enrolled at SMS

Please contact the Business Manager to determine what documentation and explanation will be required for the Committee's consideration of new circumstances. Likewise, if tuition assistance is no longer required, or if repayment can be provided, please contact the Business Manager, so that the Parish may meet the needs of other families.

SPECIFIC SITUATIONS and RELATED REQUIREMENTS

1. DIVORCED or SEPARATED FAMILIES

Saint Margaret Parish believes that parents have an obligation to pay for the educational expenses of their children to the extent that they are able.

Both parents must provide all required documentation for an application to be considered complete. Information from one parent is not shared with the other.

Waiving the requirement that the non-custodial parent provide financial information will be considered only when documentation states that the location of the non-custodial parent is unknown, or that the non-custodial parent has given no support and has had no contact with the family for at least two years.

We reserve the right to contact both parents if additional information is needed.

Grants will be communicated to the custodial parent.



2. CHILDREN LIVING with OTHER RELATIVES

If family members other than the parents have legal custody, application forms will be required of the custodian, whose financial information will be used in evaluating need.

If parents are living and claim the exemption for dependents when filing taxes, information will be required of the parents as well as the custodian.

3. COUPLES LIVING TOGETHER BUT NOT MARRIED

The Committee requires financial information from both parties when a couple lives together and is not married. If the child is from a former marriage, information will be required of the current family and non-custodial parent and spouse, if applicable.

4. PARENTS WHO DO NOT WORK

Tuition Assistance is intended to supplement, not replace, the family contribution to the cost of their child's education. A decision not to work presumes that parents have taken into consideration the cost of educating their children.

If a parent chooses not to work or to work fewer than 40 hours per week, the parish will impute an adjustment to annual income, based on full-time, 40 hours per week, at minimum wage.

Exceptions will be considered if the parent provides proof of personal disability or of the need to care for pre-school children, or for a disabled or critically ill child or parent. Consideration may also be given for a parent that is home-schooling a child.

Reductions in income for return to school for professional or graduate work or to change careers are considered voluntary, and do not qualify as a reason for granting tuition assistance.

Please note: This policy does not require a parent to work. It attempts to adjust the level of need by accounting for the minimum income that a parent could earn if working.

5. FAMILIES WHO HAVE THEIR OWN BUSINESSES and/or FARM

Business/Farm owners must provide the following additional information to SSS:

- The SSS Business/Farm Income Statement
- Cash flow statements
- Balance sheet
- A current copy of the business tax return
- Copies of the Partnership return and Form K-1 for Limited Partnerships